

Exhibit A

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GMAC FLEXIBLE FINANCE PLAN

Buyer (and Co-Buyer) - Name and address (include county and zip code)	Creditor (Seller name and address)
BOHDAN MAKUCH MELISSA MAKUCH 1851 MEADOWBROOK RD ABINGTON PA 19001	ARENA BUICK PONTIAC GMC 227 WHITE HORSE PIKE HAMMONTON, NJ 08037

You, the Buyer (and Co-Buyer, if any), may buy the vehicle described below for cash or on credit. By signing this contract, you choose to buy the vehicle on credit under the agreements on the front and back of this contract. You agree to pay us, the Creditor, the Amount Financed and Finance Charge according to the payment schedule shown below. We will figure the Finance Charge on a daily basis.

New or Used	Year	Make and Model	Vehicle Identification No.	Primary Use for Which Purchased
USED	2007	ACURA MDX	2HNYD26247H514801	<input checked="" type="checkbox"/> Personal, family, or household <input type="checkbox"/> Agricultural <input type="checkbox"/> Business

Your trade-in is a	Year	Make	Model
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FEDERAL TRUTH-IN-LENDING DISCLOSURES				
ANNUAL PERCENTAGE RATE	FINANCE CHARGE	Amount Financed	Total of Payments	Total Sale Price
The cost of your credit as a yearly rate.	The dollar amount the credit will cost you.	The amount of credit provided to you or on your behalf.	The amount you will have paid after you have made all payments as scheduled.	The total cost of your purchase on credit, including your downpayment of \$ 3100.00.
17.90 %	\$ 1321.02	\$ 18444.50	\$ 29765.52	\$ 32865.52

Your Payment Schedule Will Be:				
Number of Payments	Amount of Payments	When Payments Are Due	Or as Follows	
72	\$ 413.41	Monthly beginning JUL 31 2013		

Late Charge. If a payment is not received in full within 10 days after it is due, you will pay a late charge of 5% of the part of the payment that is late, unless the vehicle is primarily for personal, family, or household use and the cash price is \$10,000 or less.

Prepayment. If you pay off all your debt early, you will not have to pay a penalty.

Security Interest. You are giving a security interest in the vehicle being purchased.

Additional Information: See this contract for more information including information about nonpayment, default, any required repayment in full before the scheduled end, and security interest.

ITEMIZATION OF AMOUNT FINANCED	
1 Cash price (including \$ 1200.00 sales tax)	\$ 21200.00 ⁽¹⁾
2 Total downpayment =	
Gross trade-in \$ N/A - paid by seller \$ N/A	
- net trade-in \$ N/A + cash \$ 3100.00	
+ other (describe) \$ N/A	
	\$ 3100.00 ⁽²⁾
3 Unpaid balance of cash price (1 minus 2)	\$ 18100.00 ⁽³⁾
4 Other charges including amounts paid to others on your behalf (Seller may keep part of these amounts):	
A Cost of optional credit insurance paid to the insurance company or companies	
Life \$ N/A	
Disability \$ N/A	
B Cost of other optional insurance paid to the insurance company	
Company \$ N/A	
C Official fees paid to government agencies	\$ N/A
D Government taxes not included in cash price	\$ N/A
E Government license and/or registration fees	\$ N/A
F Government certificate of title fees (includes \$ N/A security interest recording fee)	\$ 219.50
G Other charges (Seller must identify who is paid and describe purpose.)	
to for \$ N/A	
to ARENA for DOC FEE \$ 125.00	
to for \$ N/A	
to for \$ N/A	
to for \$ N/A	
to for \$ N/A	
Total other charges and amounts paid to others on your behalf	\$ 344.50 ⁽⁴⁾
5 Amount financed (3 + 4)	\$ 18444.50 ⁽⁵⁾

Insurance. You may buy the physical damage insurance this contract requires (see back) from anyone you choose who is acceptable to us. You are not required to buy any other insurance to obtain credit.

If any insurance is checked below, policies or certificates from the named insurance companies will describe the terms and conditions.

Check the insurance you want and sign below.

Optional Credit Insurance.

☐ Credit Life ☐ Buyer ☐ Co-Buyer ☐ Both

☐ Credit Disability (Buyer Only)

Premium: Credit Life \$ N/A

Credit Disability \$ N/A

(Insurance Company)

(Home Office Address)

Credit life insurance and credit disability insurance are not required to obtain credit. Your decision to buy or not buy credit life insurance and credit disability insurance will not be a factor in the credit approval process. They will not be provided unless you sign and agree to pay the extra cost. Credit life insurance pays the unpaid part of the amount financed if you die. This insurance pays only the amount you would owe if you paid all your payments on time. Credit disability insurance pays the scheduled payments due under this contract while you are disabled. This insurance does not cover any increase in your payment or in the number of payments. The policies or certificates issued by the named insurance companies may further limit the coverage that Credit Life or Credit Disability Insurance provides. See the policies or certificates for coverage limits and other terms and conditions. Coverage for credit life insurance and credit disability insurance ends on the original due date for the last payment unless a different term for the insurance is shown below.

Other Optional Insurance.

☐ N/A

Type of Insurance Term

Premium \$ N/A

(Insurance Company)

N/A

(Home Office Address)

Other optional insurance is not required to obtain credit. Your decision to buy or not buy other optional insurance will not be a factor in the credit approval process. It will not be provided unless you sign and agree to pay the extra cost.

I want the insurance checked above

Buyer Signature Date

Co-Buyer Signature Date

THIS DOES NOT INCLUDE INSURANCE ON YOUR LIABILITY FOR BODILY INJURY OR PROPERTY DAMAGE. WITHOUT SUCH INSURANCE, YOU MAY NOT OPERATE THIS VEHICLE ON PUBLIC HIGHWAYS.

HOW THIS CONTRACT CAN BE CHANGED. This contract contains the entire agreement between you and us relating to this contract. Any change to the contract must be in writing, and we agree that oral changes are binding.

Buyer Signs X *[Signature]* Co-Buyer Signs X *[Signature]*

If any part of this contract is not valid, all other parts stay valid. We may delay or refrain from enforcing any of our rights under this contract without losing them. For example, we may extend the time for making some payments without extending the time for making others.

See back for other important agreements.

You have a right to a written itemized price for each specific pre-delivery service which is to be performed. The automotive dealer may not charge for pre-delivery services for which the automotive dealer is reimbursed by the manufacturer.

You have a right to a written itemized price for each specific documentary service which is to be performed.

The Annual Percentage Rate may be negotiable with the Seller. The Seller may assign this contract and retain its right to receive a part of the Finance Charge.

NOTICE TO RETAIL BUYER

Do not sign this contract in blank.

You are entitled to a copy of the contract at the time you sign.

Keep it to protect your legal rights.

You agree to the terms of this contract. You confirm that before you signed this contract, we gave it to you, and you were free to take it and review it. You confirm that you received a completely filled-in copy when you signed it.

Buyer Signs *[Signature]* Date JUL 01 2013 Co-Buyer Signs *[Signature]* Date JUL 01 2013

Co-Buyer is not an owner. A co-buyer is a person whose responsibility for paying the entire debt. An other owner is a person whose name is on the title to the vehicle but does not have to pay the debt. The other owner agrees to the security interest in the vehicle given to us in this contract.

Other owner signs here X Date Address

Creditor Signs ARENA BUICK PONTIAC GMC JUL 01 2013 By X Title

Seller assigns its interest in this contract to: ☒ GMAC ☐ Novell National Auto Finance ☐ GMACAB ☐ Novell Credit Company.

under the terms of Seller's agreement(s) with assignee

Assigned with recourse Assigned without recourse or with partial recourse

Seller By Title ARENA BUICK PONTIAC GMC By Title

OTHER IMPORTANT AGREEMENTS

1. FINANCE CHARGE AND PAYMENTS

- How we will figure Finance Charge.** The Finance Charge is figured on a daily basis at the Annual Percentage Rate on the unpaid part of the Amount Financed.
- How we will apply payments.** We will apply each payment first to the earned and unpaid part of the Finance Charge, and then to the unpaid part of the Amount Financed.
- How late payments or early payments change what you must pay.** We based the Finance Charge, Total of Payments, and Total Sale Price shown on the front on the assumption that you will make every payment on the day it is due. Your Finance Charge, Total of Payments, and Total Sale Price will be more if you pay late and less if you pay early. Changes may take the form of a larger or smaller final payment or, at our option, more or fewer payments of the same amount as your scheduled payment with a smaller final payment. We will send you a notice telling you about these changes before the final scheduled payment is due.

2. YOUR OTHER PROMISES TO US

- If the vehicle is damaged, destroyed, or missing.** You agree to pay us all you owe under this contract even if the vehicle is damaged, destroyed, or missing.
- Using the vehicle.** You agree not to remove the vehicle from the U.S. or Canada, or to sell, rent, lease, or transfer any interest in the vehicle or this contract without our written permission. You agree not to expose the vehicle to misuse, seizure, confiscation, or involuntary transfer. If we pay any repair bills, storage bills, taxes, fines, or charges on the vehicle, you agree to repay the amount when we ask for it.
- Security Interest.** You give us a security interest in:
 - The vehicle and all parts or goods installed in it;
 - All money or goods received (proceeds) for the vehicle;
 - All insurance, maintenance, service, or other contracts we finance for you; and
 - All proceeds from insurance, maintenance, service, or other contracts we finance for you. This includes any refunds of premiums or charges from the contracts.This security interest of all you owe on this contract. It also secures your other agreements in this contract. You will make sure the state shows our security interest (lien) in the vehicle.
- Insurance you must have on the vehicle.** You agree to have physical damage insurance covering loss or damage to the vehicle for the term of this contract. The insurance must cover our interest in the vehicle. If you do not have this insurance, we may, if we decide, buy physical damage insurance. If we decide to buy physical damage insurance, we may either buy insurance that covers your interest and our interest in the vehicle, or buy insurance that covers only our interest. If we buy either type of insurance, we will tell you which type and the charge you must pay. The charge will be the premium for the insurance and a finance charge at the highest rate the law permits.

If the vehicle is lost or damaged, you agree that we may use any insurance settlement to reduce what you owe or repair the vehicle.

- What happens to returned insurance, maintenance, service, or other contract charges.** If we get a refund of insurance, maintenance, service, or other contract charges, you agree that we may subtract the refund from what you owe.

3. YOU MAY PREPAY

You may prepay all or part of the unpaid part of the Amount Financed at any time without penalty. If you do so, you must pay the earned and unpaid part of the Finance Charge and all other amounts due up to the date of your payment.

4. IF YOU PAY LATE OR BREAK YOUR OTHER PROMISES

- You may owe late charges.** You will pay a late charge on each late payment as shown on the front. You will not have to pay a late charge if you purchased the vehicle primarily for personal, family, or household use and the cash price of the vehicle is \$10,000 or less. Acceptance of a late payment or late charge does not excuse your late payment or mean that you may keep making late payments. If you pay late, we may also take the steps described below.

- You may have to pay all you owe at once.** If you break your promises (default), we may demand that you pay all you owe on this contract at once. Default means:

- You do not pay any payment on time;
- You start a proceeding in bankruptcy or one is started against you of your property; or
- You break any agreements in this contract.

The amount you will owe will be the unpaid part of the Amount Financed plus the earned and unpaid part of the Finance Charge, any late charges, and any amounts due because you defaulted.

- You may have to pay collection costs.** If we hire an attorney who is not our salaried employee to collect what you owe, you will pay the attorney's reasonable fee and court costs the law permits. If the vehicle is primarily for personal, family, or household use and the cash price is \$10,000 or less, the maximum attorney's fee you will pay will be \$100 plus 10% of the excess over \$300 of the amount due when we hire the attorney.

- We may take the vehicle from you.** If you default, we may take (repossess) the vehicle from you if we do so peacefully and the law allows it. If your vehicle has an electronic tracking device, you agree that we may use the device to find the vehicle. If we take the vehicle, any accessories, equipment, and replacement parts will stay with the vehicle. If any personal items are in the vehicle, we may store them for you at your expense. If you do not ask for these items back, we may dispose of them as the law allows.

- How you can get the vehicle back if we take it.** If we repossess the vehicle, you may pay to get it back (redeem). We will tell you how much to pay to redeem. Your right to redeem ends when we sell the vehicle.

- We will sell the vehicle if you do not get it back.** If you do not redeem, we will sell the vehicle. We will send you a written notice of sale before selling the vehicle.

We will apply the money from the sale, less allowed expenses, to the amount you owe. Allowed expenses are expenses we pay at a direct cost of taking the vehicle, holding it for sale, and selling it. Attorney fees and court costs the law permits are also allowed expenses. If any money is left (surplus), we will pay it to you. If money from the sale is not enough to pay the amount you owe, you must pay the rest to us. If you do not pay this amount when we ask, we may charge you interest at the highest lawful rate until you pay.

- What we may do about optional insurance, maintenance, service, or other contracts.** This contract may contain charges for optional insurance, maintenance, service, or other contracts. If we repossess the vehicle, we may claim benefits under these contracts and cancel them to obtain refunds of unearned charges to reduce what you owe or repair the vehicle. If the vehicle is a total loss because it is confiscated, damaged, or stolen, we may claim benefits under those contracts and cancel them to obtain refunds of unearned charges to reduce what you owe.

5. WARRANTIES SELLER DISCLAIMS

Unless the Seller makes a written warranty, or enters into a service contract within 90 days from the date of this contract, the Seller makes no warranties, express or implied, on the vehicle, and there will be no implied warranties of merchantability or of fitness for a particular purpose.

This provision does not affect any warranties covering the vehicle that the vehicle manufacturer may provide.

- Used Car Buyers Guide.** The information you see on the window form for this vehicle is part of this contract. Information on the window form overrides any contrary provisions in the contract of sale.

Spanish Translation:

Guía para compradores de vehículos usados: La información que ve en el formulario de la ventanilla para este vehículo forma parte del presente contrato. La información del formulario de la ventanilla de venta sin efecto toda disposición en contrario contenida en el contrato de venta.


7. APPLICABLE LAW

Federal law and New Jersey law apply to this contract.

NOTICE: ANY HOLDER OF THIS CONSUMER CREDIT CONTRACT IS SUBJECT TO ALL CLAIMS AND DEFENSES WHICH THE DEBTOR COULD ASSERT AGAINST THE SELLER OF GOODS OR SERVICES OBTAINED PURSUANT HERETO OR WITH THE PROCEEDS HEREOF. RECOVERY HEREUNDER BY THE DEBTOR SHALL NOT EXCEED AMOUNTS PAID BY THE DEBTOR HEREUNDER.

The preceding NOTICE applies only to goods or services obtained primarily for personal, family, or household use. In all other cases, Buyer will not assert against any subsequent holder or assignee of this contract any claims or defenses the Buyer (debtor) may have against the Seller, or against the manufacturer of the vehicle or equipment obtained under this contract.

Exhibit B

COMMONWEALTH OF PENNSYLVANIA							
CERTIFICATE OF TITLE FOR A VEHICLE							
278							
142669999000990-001							
2HNYD28247H514801 VEHICLE IDENTIFICATION NUMBER		2007 YEAR		ACURA MAKE OF VEHICLE		72285816901 NA TITLE NUMBER	
3W BODY TYPE	0 DUP	SEAT CAP	NJ PRIOR TITLE STATE	7/23/13 ODOM PROCD DATE	060999 ODOM MILE	0 ODOM STATUS	
7/23/13 DATE PA TITLED	7/23/13 DATE OF ISSUE		UNLADEN WEIGHT	GWR	GWR		TITLE BRANDS
REGISTERED OWNER(S) BOHDAN & MELISSA MAKUCH 1851 MEADOWBROOK RD ABINGTON PA 19001				<div>CODOMETER STATUS <input type="checkbox"/> ACTUAL MILEAGE <input type="checkbox"/> MILEAGE EXCEEDS THE MECHANICAL MILEAGE <input type="checkbox"/> NOT THE ACTUAL MILEAGE <input type="checkbox"/> NOT THE ACTUAL MILEAGE DEDUCTIBLE MILEAGE <input type="checkbox"/> EXEMPT FROM ODOMETER DISCLOSURE</div> <div>TITLE BRANDS <input type="checkbox"/> ANTIQUE VEHICLE <input type="checkbox"/> CLASSIC VEHICLE <input type="checkbox"/> COLLECTIBLE VEHICLE <input type="checkbox"/> DUTY OF COUNTRY ORIGINALLY IMPORTED FOR NON U.S. DISTRIBUTION <input type="checkbox"/> AGRICULTURAL VEHICLE <input type="checkbox"/> LOGGING VEHICLE <input type="checkbox"/> WAS A POLICE VEHICLE <input type="checkbox"/> RECONSTRUCTED <input type="checkbox"/> STREET RACER <input type="checkbox"/> RECOVERED THEFT VEHICLE <input type="checkbox"/> VEHICLE CONTAINS REISSUED VIN <input type="checkbox"/> LEASE VEHICLE <input type="checkbox"/> WAS A TAXI</div>			
FIRST LIEN FAVOR OF ALLY FINANCIAL				SECOND LIEN FAVOR OF			
FIRST LIEN RELEASED _____ DATE _____ BY _____ AUTHORIZED REPRESENTATIVE				SECOND LIEN RELEASED _____ DATE _____ BY _____ AUTHORIZED REPRESENTATIVE			
MAILING ADDRESS ALLY FINANCIAL 10909 MCCORMICK RD HUNT VALLEY MD 21031							
				 pennsylvania DEPARTMENT OF TRANSPORTATION			
I certify as of the date of issue, the official records of the Pennsylvania Department of Transportation reflect that the person(s) or company named herein is the legal owner of the said vehicle.				BARRY J. SCHOCH, P. E. Secretary of Transportation			
D. APPLE SUBSCRIBED AND SWORN TO BEFORE ME _____ M. PA. YEAR				NOTARIZATION If a co-purchaser other than your spouse is listed and you want the title to be listed as "Joint Tenants With Right of Survivorship" (On death of one owner, title goes to surviving owner) CHECK HERE <input type="checkbox"/> Otherwise, the title will be issued as "Tenants in Common" (On death of one owner, interest of deceased owner goes to his/her heirs or estate) IF NO LIEN, CHECK <input type="checkbox"/> IS THIS AN ELEC? YES <input type="checkbox"/> NO <input type="checkbox"/>			
SEPARATION OF RECORDS AUTHORIZED DATA				1ST LIENHOLDER FINANCIAL INSTITUTION NAME			
				1ST LIENHOLDER NAME			
				STREET			
				CITY STATE ZIP			
				IF NO 2ND LIEN, CHECK <input type="checkbox"/> IS THIS AN ELEC? YES <input type="checkbox"/> NO <input type="checkbox"/>			
				2ND LIENHOLDER FINANCIAL INSTITUTION NAME			
				2ND LIENHOLDER NAME			
				STREET			
				CITY STATE ZIP			
STAMP OR SEAL							
58345901							
STORE IN A SAFE PLACE - IF LOST APPLY FOR A DUPLICATE - ANY ALTERATION OR ERASURE VOIDS THIS TITLE							